

SYSTEM FOR CONSUMER-TRANSACTION INFORMATION THAT FOLLOWS THE CONSUMER

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ABSTRACT OF THE DISCLOSURE

Apparatus and method for storing and retrieving consumer-transaction information. The method includes capturing transaction information regarding a consumer at a first merchant, storing the captured selection information on a server and applying that captured
10 transaction information to a transaction involving the consumer at a second merchant. Before applying the captured transaction information, the consumer is identified in a transaction at the second merchant. The first and second merchants and the server may be communicatively coupled by means of an internet – perhaps even the Internet. The type of
15 transaction information captured may include credit information or loyalty information. The second transaction may be initiated by a browser on a personal computer connected to the Internet.